

#### BUSINESS FORMS

Books Numbers 7 and 8 contain mainly social and business forms. These business forms are in common use throughout the country and are in the main the same in all states, although a different form of note prevails in a few instances. The most simple and common business paper is a receipt, forms of which appear in both book No. 7 and book No. 8. The form given below is shown in book No. 7.

In book No. 8 the receipt is given in connection with a series of related transactions.

RECEIPT

#86- Baltimore, Md., Oct. 15, 1902.

Received from Zuincy J. King,
on account, Eighty-six—Dollars.

X. U. Vernon.

A receipt is an acknowledgment in writing that the party giving it has received from the person therein named a certain specified sum of money, or other property. In a receipt the sum received should be plainly stated, as well as the purpose for which the money is received, together with the name of the party from whom it is received.

It should be made a common practice to give and take receipts for debts discharged either in

part or in full, for by this means trouble and litigation may often be avoided.

Promissory Notes. A promissory note is a promise in writing to pay a specified sum of money at a time therein limited, or on demand, to a person therein named, or to his order, or to bearer. Notes are negotiable or non-negotiable. A negotiable note is one which is transferable to another person by indorsement. The words "or order" render a note negotiable.

DEMAND NOTE - NEGOTIABLE

\$110- Richmond, Va., Oct. 30, 1901.
On demand, I promise to pay
Geo. Kincaid, or order, one hundred
and ten dollars, value received.
C. E. Daniels.

The person giving the note is called the maker; the person to whom it is given is called the payee. The note above is from book No. 7.

In this note C. E. Daniels is the maker; Geo. H. Kincaid is the payee, who in turn becomes

Rare almost as great poets, rarer, perhaps, than veritable saints and martyrs, are consummate men of business.

SIR ARTHUR HELPS

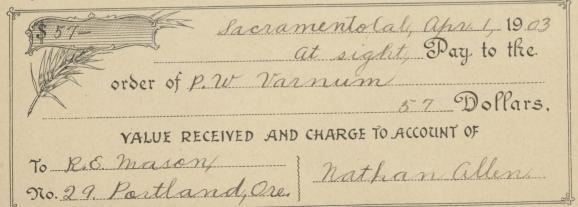
Rare almost as great poets, rarer, perhaps, than veritable saints and martyrs, are consummate men of business.

perhaps, than veritable saints and martyrs, are consummate men of business.

Rare almost as great poets, rarer, perhaps, than veritable saints and martyrs, are consummate men of business

Rare almost as great poets, rarer perhaps, than veritable saints and martyrs, are consummate men of business.

\$57- Sacramento, Cal., apr. 1,1903. at sight, pay to the order of P.W. Varnum, Fifty-seven—Dollars, value received, and charge to my account. nathan allen. Jo R. E. Mason, no.29. Portland, Ore. Copy the above draft below. Sacramento, Cal., apr. 1, 1903 Ut sight, pay to the order of P. W. Varnum, Fifty-seven- Dollars, value received, and charge to my account. To R.E. mason, nathan allen. no. 29. Portland, Ore. Fill the blank below with a time draft; that is, instead of writing "at sight" as above, write at ten days sight, or thirty or sixty days sight. Use any names you please.



## Boston, Mass., June 3, 1901. Amos C. Davis, Bought of I. V. Keene,

	1 Flannel Suit		00		
	6 prs. Silk Hose @ 98¢	5	88		
	1 " Castor Gloves,	1	75		
	1 Tie	1	50		
	2 " @ 79¢	1	58	- 1	
	Express charges, pd.		25	18	96

amos C. Davis, Mass., June 3, 1901

Bought of J. V.	Keer	re.		
1 Flannel Suit				
	5			
I'' Castor Gloves,	1	75		
1 Tie	1	50		
2 " @ 79¢	1	58		
Express charges, pd		25	18	96

Business Letter enclosing Check

Newton, Mass., June 5, 1901.

Mr. I. V. Keene,

Boston, Mass.

Dear Sir:- Enclosed please find check for Eighteen and 96/100 Dollars, in payment of your bill of the 3d. inst. for furnishings.

Please acknowledge receipt of

same, and oblige,

yours truly,

amos C. Davis.

Shor & Trather National Bank

PAYTOTHE ORDER OF IV Keene \$1896/100

Eighteen and 96/100 Dollars

Amos C. Davis.

Meinton, Mass June 5, 1901

Mr. J. V. Keene

Boston, mass

Dear Sir: - Enclosed please find

Check for Eighteen and 4/100 Dollars,

in payment of your bill of the

3 d. inst. for furnishings.

Please acknowledge receipt of

same, and oblige,

Yours truly,

amos C. Daves.

Shor & Teather National Bank

PAYTOTHE ORDER OF J. V. Keene \$1896/100

Eighteen and 199/Dollars

Amos C. Davis.

### DEPOSITED IN

## SHOE & LEATHER NATIONAL BANK

By amos C Davis

List each check separately. See that all Checks and Drafts are endorsed.

Bills	115	
Silver	14	15
Gold	20	
Checks Casco Nat	75	
Maverick	100	
Drafts Nyork	51	75
	375	90

#### DEPOSITED IN

## SHOE & LEATHER NATIONAL BANK

Maverick Drafts N. York	100 51 375	75	A DEPOSIT SLIP is a slip use whether bills, silver, gold, chee which he checks off and credits
Copy this slip in space below.	44 (1986)		d in a
DEPOSITED IN		ANK	d in all banks for the convenience cks, or drafts, and the amount of to their account. A sample is gir
By anos Cal	avi	1	the convenience of depositors. the amount of each kind, and A sample is given of the form
BOSTON, Jame 5,		19	of each given of
List each check separately. See and Drafts are endorsed.	that all	Checks	positors kind, a the for
Bills	115	15	On it hand in com
Silver			they are the teller
Gold	20		are expected teller, with the
Checks Casconat	100		d to wi
maverick Drafts n york	51	75	ed to write the kind their deposit and
	373	90	d of depos

Mr. Davis keeps his bank account on this stub. It should now at all times the amount he has it hank. On June 4 he ad \$200 in bank; on June 5 he deposited \$375.90, as shown by a deposit ship at the laft. He gave check No. 513 on June 5,

	Date June 5 190 / 1 To J. V. Keene For Clothing	No. 51	3	here,
saving \$556.94 in bank.	Balance brought forward Amount deposited  Total Amt. of Check Bal. carried forward	200 375 575 18 556	96	Check is detached

Date June 5 190 / To IV Keen For Clothing	No. 513	ileic.
Balance brought forward Amount deposited Total Amt. of Check No Bal. carried forward	200 375 90 575 90 18 96 556 94	CHECK IS DECACHED

Date June 5 190/1 To IV Keener For Clothing	No. 5/3
Balance brought forward Amount deposited  Total Amt. of Check No	200 375 90 575 90 18 96 5 56 94

BOSTON, MASS., June 5, 190/ No. 5/3 Shoe & Leather National Bank I V Keene amos C. Davis

Draw check below for \$150, dated June 7, 1901, for rent of store, in favor of E. F. Good, making proper entry on the stub. Sign Amos C. Davis.

BOSTON, MASS., June 5, 1901 No. 5/3 Shoe & Ceather National Bank amos C. Llavis

Draw check below for \$87.19, dated June 10, 1901, favor of H. J. Libby, for bill of goods bought April 10, 1901. Make the proper entry on the stub.

BOSTON, MASS., June 5 190/ No. 5/3 Shoe & Leather National Bank 1. V. Keene Cighteen and amos C. Darris.

Checks must be indorsed before being presented for payment. The holder of the check writes his name across the back of the check. This is indorsing it. In the first check, I. V. Keene writes his name only. The bank will then cash it for him, or any one who presents it. In the second check, E. F. Good holds it and indorses it to L. M. Newell. This is the common way of indorsing, as it is safe to send by mail. No one but Newell can collect it until he indorses it. If checks are sent by a messenger to be deposited in the bank, the third check will show manner of indorsement. Indorse opposite left end of face of check.

INDORSEMENT IN BLANK

INDORSEMENT IN FULL

INDORSEMENT FOR DEPOSIT

I. V. Keene. Pay to the order of L. M. Newell. E.F. Good. I. V. Keene. Pay to the order of L. M. newell. I. V. Keener E. F. Good Pay to the order of I, V. Keene. L. M. newell. E.F. good J.V. Keene J.V. Keene. Pay to the order of L. M. newell. E. F. good. J. V. Keene

Pay to the order of First Nat. Bank H. J. Libby. Pay to the order of First nat. Bank H. J. Libby.

Pay to the order of First nat. Bank H. J. Libby

Pay to the order of First Nat. Bank H.J. Litby There are loyal hearts, there are spirits brave,

There are souls that are pure and true;

Then give to the world the best you have,

And the best shall come back to you. MADELINE S. BRIDGES

There are loyal hearts, there
are spirits brave,

There are sould that are

frure and true;

Then give to the world the

best you have,

And the best shall come

back to you

Boston, Mass., June 6, 1901. Mr. Amos C. Davis, Newton, Mass. Dear Sir:-

Your favor of the 5th inst. enclosing check in payment of our bill of goods amounting to Eighteen and 96/100 Dollars, has been received. You will find receipt for same enclosed.

Thanking you for the prompt remittance, I remain,

Very truly,

I. V. Keene.

Boston. Mass., June 6, 1901.

Received from amos C. Davis,

Eighteen and 96/100 Dollars,

in payment of bill of June 3, 1901.

J V. Keene.

newton mass. Dear Sir: your favor of the 5 th inst enclosing check in payment of our bill of goods amounting to Eighteen and 94/100 Dollars, has been received. you will find receipt for same enclosed Shanking you for the prompt remittance, I remain, Very Truly, J. V. Keene. \$ 18 96 Boston. Mass, June 6, 1901. Received from amos C. Davis Eighteen and 9 1/100 mm Lollars, in payment of bill of June 3, 1901. I V. Keene.

Mr. amos C. Davis,

Boston, mass, June 6, 1904

\$520— St. Louis, Mo., Dec. 14, 1901.

Sixty days after date I promise to pay andrew L. Cole, or order,

Five hundred and twenty Dollars,

value received, with interest.

No. 81.

Richard Vose.

Copy the above note in space below. To make it non-negotiable the words "or order" should be omitted.

It. Souis, Mo, Dec. 14, 1901.

Sixty days after date I promise to pay andrew L. Cole, or order,

Five hundred and twenty Dollars,

value received, with interest.

No. 81. Richard Vose

Fill the blank form below with note at six months' time, payable to the order of one of your classmates, for \$25.16. Sign any fictitious name.

_		
	\$520 Sixty da	Columbus, O., lec. 14, 1901
	to the order of _	Indrew L. Cole Five hundred Dollars
	value receives	with interest  Richard Vose
ı	P	



Mr. Amos C. Davis

1615 Central Ave.

Newton

Mass.



Address this envelope for letter on page 18.

Mr. amos C. Llavis 1615 Central ave. newton mass.

Address the envelope for letter on page 4, at 917 Tremont St.

Mr. amos L. Lavis 1615 Central ave Newton

/	9	0	/
/	7	U	/

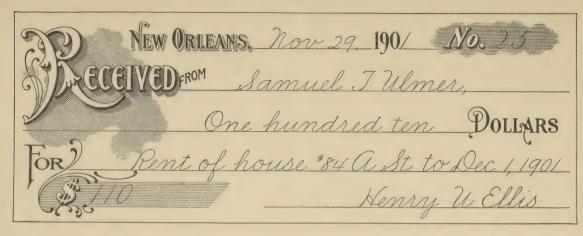
# Cash Book

Paid

1	Oct.	3	By Mdse,	34	15	
	"	4	" J. Frazer, on acct.	89		
	"	11	" Expense, Rent	21	75	
	//	8	" V. 2. Page, on acct.	12:5		
	11	//	" Z. & N. Squires, "	69		
	//	16	" U.K. Wyman, note	25	80.	364 70
	"	31	" Balance,			170 05
						53475
	11 11	8 11 16	" Expense, Rent " V. 2. Page, on acct. " J. & N. Squires, " " U. K. Wyman, note	21 12:5 69	7	

This Cash Book includes the entire alphabet of capital and small letters and the figures.

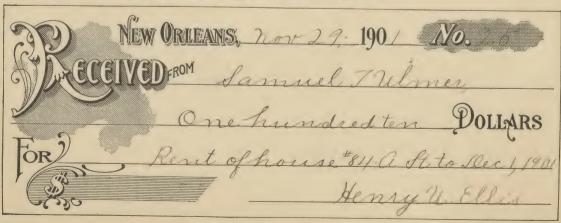
/	901	Cash		Co		
		By Midse,	34	15		
A .		". J. Frazer, on acct.	89			
11		" Expense, Rent	21	75		
11	8	" V.2. Page, on acct.	125			
11		" 2. Vn. Squires, "	69			
(1		" U.K. Wyman, note	25	80	364	70
11		" Balance,			170	05
					534	75
						1
			V			



Copy the above receipt in the first blank form below.

New Orleans, nov 29, 190/ No.
GORANDEROM Samuel Tulmer,
One-hundredten DOLLARS
OR) Rent of house #84 a st to Decl
Henry Willes

The blank form below may be varied from copy at the discretion of the teacher.



My country, tis of thee, Sweet land of liberty, Of thee I sing; Land where my fathers died, Land of the pilgrim's pride, From every mountain side Let freedom ring! My country, tis of thee, Sweet land of liberty Of thee I sing Lund of the pilgrems pride Land where my fathers and From every mountain side Set freedom ring My country, tes of thee, Sweet land of liberty, Of thee I sing Land where my fathers died, Land of the pilgrissis pride, From every mountain side Let freedom ring

Portland, Maine. June 29, 1901.

Evans, Dietz & Co., 78 Union Sq., N. Y.,

Gentlemen:-Please ship at once, per Int. S. S. Line, Oriental rugs, and other goods, as follows:-

24 antique Kazaks, about 7 x 4,

1 doz. Bokharas, assorted,

2 " Mohawk Smyrnas, 6 x 3,

5 pcs. Victoria Wilton, Patt. 4167-2

10 " Tuxedo Ingrain, all different designs.

8 doz. Adjustable Stair Pads,

6 gro. Royal Fasteners.

Kindly mark the goods for shipment Diamond  $\chi$ .

Very truly,

Henry J. Quincy.

This letter includes the entire alphabet of capital and small letters and the figures

Portland, maine, June 29, 1901 Evans Diety & Co. 78 Union Sq., n. y, Gentlemen: - Please ship at once, per Int, S.S. Sine, Oriental rugs, and other er goods, as follows:-24 antique Kazarks, about 7×4, Idoy Bokharas, asserted, 2" mohawk Imyrnas, 6x3, 5 pcs. Victoria Wilton, Patt. 4167-2 10 " Tuxedo Ingrain, all differ ent designs. 8 dog. adjustable Stair Pads, b gro. Royal Fasteners. Kindly mark the goods for ship ment Diamond X Very truly Henry Z. Turney

1902.		Cash	Dr.	Cr.
Jan	/	amount on hand,	6 15	
"	//	Rec'd from Aunt May,	5 00	
//	5		0	110
"	6	" " " " " " " " " " " " " " " " " " " "		2 50
"	7	Rec'd for bicycle,	17 25	
	11		30	
//	21			15 00
"	"	Paid for paper,		35
"	23			80
//	"	Rec'd for del."Courier,"	3 15	
//	28	Paid for battery,		75
//	"	·		18
//	11	" " pincers,		25
11	31	Rec'd for pet rabbits,	90	
"	"	Paid for elec. bell,		40
"	"	" " tacks,		10
		Balance,		1/32
7 0			32 75	32 75
Feb.	/	am't brought down	11 32	
No.				

1902 Cash Dr. Cr. Jan I amount onhand, 5 00 " " Rec'd from aunt mary. " 5 Paid for skales, " 6 " St. Nicholas, 1 10 2 50 Rec'd for bicycle " " errands, 17 25 30 Dep. in Sav. Bank, " 21 15 00 11 // 35 Paid for paper, y " knife, " 23 80 Rec'd for del. "Courier", 11 11 3 15 Paid for battery,
" " wire,
" " pincers, 75 11 . 28 18 11 . // *U*11 25 Rec'd for pet rabbits, 11 31 Paid for elec bell, 11 4 40 " " tacks 11 11 10 11 32 Balance, 32 75- 32 75 11 32 Feb. 1 amit. brought down

245 Huron St., Detroit, Mich., Aug. 16, 1902.

Messrs. J. & P. Holland, 371 St. Clair St.,

Gentlemen:-Having just finished the course at the high school in this city, and desiring to engage in a mercantile business, I reply to your advertisement in this morning's Herald.

I think I could serve you in the position mentioned and I should be glad of an opportunity to try. I can furnish references if you

require them.

Very respectfully, James B. Young.

245 Huron St., Detroit, Mich ang. 16, 1902 Messrs. J & R. Holland 37/ St. Clair St., Gentlemen: - Having just finished the course at the high school in this city, and desiring to engage in a mercantile business, I reply to your advertisement in this morning's Herald. I think I could serve you in the position mentioned and I should be glad of an opportunity to try I can furnish references if you require them Very respectfully, James B. young

The way to wealth is as plain as the way to market. It depends chiefly on two words, industry and frugality; that is, waste neither time nor money but make the best use of both.

The way to wealth is as plain as the way to market. It depends chiefgality; that is, waste neither time nor money but make the fest use of both

The way to wealth is as plain as the way to market. It depends chiefly on two words, industry and frugality; that is, waste neither time nor money but make the best use of both Geo. H. Kincaid

Without recourse Geo. H. Kincaid Received on the within note Fifty Dollars, Jan. 1, 1902

It should be understood that when a person indorses a business paper he becomes responsible for its payment in case of failure on part of the maker to pay it, when it becomes due. He may, however, indorse it "without recourse" and so be released from all further responsibility.

Due Bills are sometimes given as an evidence of indebtedness. Below is a form of due bill in common use. Sometimes they are written in a simpler form called I. O. U. Due bills are not payable to order and are not therefore transferable by indorsement.

DUE BILL

\$90- Dubuque, Ia., Jan. 2, 1903.
Due P. B. Rowell, on demand,
Ninety dollars, value received.
E. K. Collins.

Drafts. A draft is an open letter of request, or order, to pay a certain sum of money therein specified, on demand, or at some future time mentioned in the paper.

SIGHT DRAFT

\$57— Sacramento, Cal., Apr. 1,1903.
At sight, pay to the order of P. W.
Varnum, Fifty-server.— Dollars,
value received, and charge to my account.
Jo R. E. Mason,
No 29. Portland, Ore.

The person making the order is called the drawer; the person to whom it is addressed, the drawee; he who accepts the bill, the acceptor; and as a general rule the party who has it in his possession at any time, the holder.

In the above draft Nathan Allen is the drawer; R. E. Mason is the drawee; P. W. Varnum is the payee; and R. E. Mason is the acceptor.

Acceptance of the bill by R. E. Mason is done by writing the name across the face of the

draft, usually in red ink, and adding the date, as shown above.

Business papers of all descriptions should be written with care. Teachers will do well to dictate similar forms to those given above, using different pupils' names, and allow the papers to be passed to other pupils for indorsement, acceptance, etc. Frequent practice in this manner will familiarize the pupils with the forms and enable them to write the same properly.

CHECK

BOSTON, MASS., June 5, 1901. No. 5/3

Shor & Leather National Bank

PAYTOTHE ORDER OF IV Keene \$1896/100

Eighteen and 96/100 DOLLARS

amos C. Davis

A Bank Check, of which the above is the most common form, is another paper in everyday

use amongst business men.

A Check is a written order or request upon a bank, or persons doing a banking business, and drawn upon them by a party having funds in their hands, requesting them to pay upon presentation to a person therein named, or to the bearer, a certain sum of money, specified on the face of the check. It is made payable to bearer, or order, and is transferable by indorsement, as shown on page 8 of book No. 8.

A bank is not bound to pay a check unless it has funds of the maker on deposit to the full

amount of the check presented.

A check should be presented for payment without delay.

In writing a check care should be exercised so that no mistakes appear. The figures indicating amount of check should correspond with the amount designated in writing on the face of the check. In case the written amount and the amount stated in figures disagree, the written amount should govern. There should be no space left between the dollar sign and the first figure of the amount, as it might be possible in the hands of unscrupulous parties to insert a figure and change the check to a much larger amount than that originally stated. After the amount is written a line should be drawn to fill the space left to the word "dollars." It is customary at present with large business houses to perforate checks with the amount indicated on the face, to prevent any possibility of fraud. All letters and business papers of whatever nature should be written carefully, and read after written, to see that no mistake has been made, before they are committed to the mail or transferred to another person. It is also a good practice to reduce all agreements to writing, even those which may seem to be of little consequence. "An ounce of prevention is worth a pound of cure."

Sound business maxims form the introductory copies to No. 7.

Good business methods cannot be grafted on lax business habits. Samuel Smiles epitomizes the essentials of a good business training in the following language: "Attention, application, accuracy, method, punctuality, and despatch are the principal qualifications required for the efficient conduct of business of any sort." It would be well for the student to memorize this.